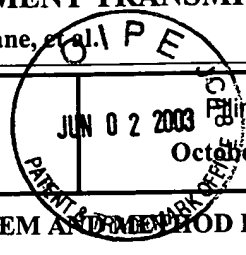
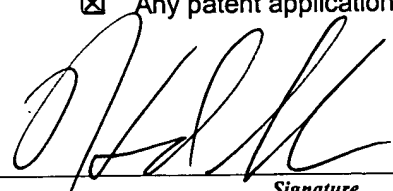
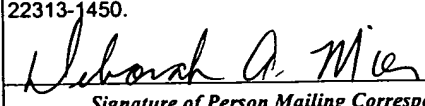


AMENDMENT TRANSMITTAL LETTER (Large Entity)				Docket No. 10655.7700	
Applicant(s): Crane, et al.					
Serial No. 09/415,632		Filing Date October 12, 1999	Examiner Fults, Richard C.	Group Art Unit 3628	
Invention: SYSTEM AND METHOD FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE INVESTMENT PRODUCTS					
<u>TO THE COMMISSIONER FOR PATENTS:</u>					
Transmitted herewith is an amendment in the above-identified application.					
The fee has been calculated and is transmitted as shown below.					
CLAIMS AS AMENDED					
	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST # PREV. PAID FOR	NUMBER EXTRA CLAIMS PRESENT	RATE	ADDITIONAL FEE
TOTAL CLAIMS	10 -	20 =	0 x	\$18.00	\$0.00
INDEP. CLAIMS	2 -	3 =	0 x	\$84.00	\$0.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					\$0.00
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT					\$0.00
<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <input checked="" type="checkbox"/> No additional fee is required for amendment. <input type="checkbox"/> Please charge Deposit Account No. _____ in the amount of _____ <input type="checkbox"/> A check in the amount of _____ to cover the filing fee is enclosed. <input checked="" type="checkbox"/> The Director is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 19-2814 <input checked="" type="checkbox"/> Any additional filing fees required under 37 C.F.R. 1.16. <input checked="" type="checkbox"/> Any patent application processing fees under 37 CFR 1.17. </div> <div style="width: 35%; text-align: right;">  _____ <i>Signature</i> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 60%;"> Howard I. Sobelman, Reg. No. 39,038 Snell & Wilmer L.L.P. One Arizona Center 400 E. Van Buren Phoenix, AZ 85004-2202 Direct: (602) 382-6228 Fax: (602) 382-6070 Email: hsobelman@swlaw.com </div> <div style="width: 35%; text-align: right;"> Dated: May 27, 2003 </div> </div>					
<div style="border: 2px solid black; padding: 10px; width: fit-content; margin: 0 auto;"> RECEIVED JUN 05 2003 GROUP 3600 </div>					
<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> CC: </div> <div style="width: 35%; text-align: right;"> <div style="border: 1px solid black; padding: 5px;"> I certify that this document and fee is being deposited on May 27, 2003 with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.  <i>Signature of Person Mailing Correspondence</i> Deborah A. Mier <i>Typed or Printed Name of Person Mailing Correspondence</i> </div> </div> </div>					



#13 w
6-12-03

CERTIFICATE OF FACSIMILE

I hereby certify that this Response and Amendment, pursuant to 37 C.F.R. §1.8 is being faxed to (703) 872-9327 and a confirmation copy is being deposited as U.S. First Class Mail this date with the United States Postal Service in an envelope addressed to: Mail Stop AF, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

Date: May 27, 2003

By: Leborah A. Misa

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventor(s): Crane, et al.

Docket No.: 10655.7700

Serial No.: 09/415,632

Examiner: Fults, Richard C.

Filed: October 12, 1999

Group Art Unit: 3628

Title: SYSTEM AND METHOD
FOR DIVIDING A REMITTANCE
AND DISTRIBUTING A PORTION
OF THE FUNDS TO MULTIPLE
INVESTMENT PRODUCTS

Confirmation No.: 5093

RECEIVED

JUN 05 2003

GROUP 3600

RESPONSE AND AMENDMENT

**CONFIRMATION
COPY**

Mail Stop AF
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In response to the Final Office Action mailed April 7, 2003 regarding the above-referenced patent application, of which this Response is within the shortened three month statutory period for Response, please amend the application as follows:

In the Claims:

1. A system for funding multiple investment products including:
 - a charge card billing system configured to capture financial event information wherein said billing system comprises:
 - a card account database configured to include user accounts;
 - a billing information database configured to include information about user billings;